TOGO IS TOASTED & BY MR. ROOSEVELT

President of United States Urges Young America to Follow Jap's Sagacity.

EXTRAORDINARY ESTIMATION

Considers Sunflower Soldiers Almost Paramount in Patriotism and Pugnacity.

Roosevelt has addressed to the of keeping the personnel of the rmy and navy at the highest pitch in

Strenuous Stuff.

The text of the Presidents' letter is as

"The White House,
"Washington, D. C., Feb. 2l. 1908.
"The Secretary of War,—In the recent war in the East, Admiral Togo
took his place among the great sea
fighters of all time, His message to ighters of all time. His message to he united squadron which he com-manded on the occasion of its dispersal at the close of the war, is so note-worthy that I deem it proper to have t inserted in a general order of the

"The qualities which make a for-midable fighting man, on sea or on shore, and which therefore make a formidable army or navy, are the same for all nations. The individual nen must have the fighting edge; there must be in them courage, determina-tion, individual initiative, combined with willingness to learn and subordiof self together with physical nation of self, together with physical address, in order that they may form he stuff out of which, in the aggre-gate, good armies and navies are made, but, in addition to this, there must be preparedness; there must be horough training in advance. Every thorough training in advance. Every American officer and enlisted man, whether serving in the army or the navy, should keep ever before his eyes the fact that he will not be fit thoroughly to do his work in the event of war unless in peace he has thoroughly done the work of preparing for war. If in peace the soldler and the sallor don themselves to ease and sloth. abandon themselves to ease and sloth, when war comes they will go down before rivals who have been less self-indulgent. Nor is it only the men of the army and the navy who should constantly remember these facts. In a great self-governing republic like ours, the army and the navy can be only so good as the mass of the people wish them to be. The citizens of our country were in the many of the people wish them to be. only so good as the mass of the people wish them to be. The citizens of our country owe it to themselves and to their children and their children's children that there shall be no chance of having the national honor tarnished, the national flag stained with aught that is discreditable.

Responsibility of Natives.

Responsibility of Natives.

"The men of the army and the navy, in any great crisis, such as even the most peaceful nation may at times have to face, will be those upon whom the especial responsibility will rest of keeping the nation's honor bright and unsuilled. They cannot do this if the nation does not exercise forethought on their behalf. We must have an adequate navy and an adequate army in point of size; they must be provided with the most effective mechanism in the form of weapons and other material; above all, they must be given every chance in time ist be given every chance in time peace to train themselves so that

ie President here quotes the address Admiral Togo, omitting, he says, cer-allusions having no bearing on our litions, and concludes as follows: "I commend the above address to ery man who is or may be a part of e fighting force of the United States, of the green man who believe er, unhapply, war should come, ould be so conducted as to reflect credit upon the American nattor

THEODORE ROOSEVELT."

FOR POSTMASTER (Continued From First Page.) of a Mr. West. FATHER OF DOZEN

(Continued From First Page.)

name of a Mr. Washington has been mentioned for the position."

Has Thirteen Children.

"Yes," said one of the ladies, people say you will appoint him because he has thirteen children."

"That is a good recommendation," said the President, who evidently saw the humor of the situation.

"Well, I would like to say to you that I am the mother of twins," replied one of the ladies, with disnity.

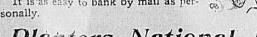
"I am delighted to hear it, madam," is id the President in his most cordial manner, and extending like hand, he prasped that of th elady who had im-

The turn of fortune's wheel impoverishes ten where it enriches one. Persistent, intelligent saving and wise investment bring a competence to all, with injury to none.

all, with injury to none.

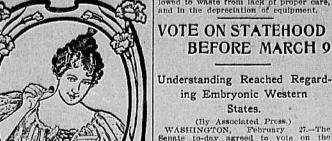
Live well within your income, save some, deposit your savings here and

3 per cent, compound interest, It is as easy to bank by mail as per-





Capital. - - - - - \$300,000.00 Surplus and Profits, - - \$900,000.00



Lowney's

Chocolate Bonbons

are the most delicious and the

most perfect confections made.
Every seated package is warranted to be in prime condition
or money refunded.
One thing peculiar to Lowney's
candles is that they can be esten
freely; they are pure and wholesome.
Another is that the

BOSTON, MASS.

Senator Daniel presented to the Senate to-day the credentials of Senator Martin as senator from Virginia for the term beginning March 4, 1907. The credentials are signed by Governor Swanson and are attested by D. Q. Eggleston, Secretary of the Commonwealth. They are dated February 1, 1905, the day Governor Swanson and house the beautiful forms of the Commonwealth.

ment well represented on the shores as well as on the waters of Hampton Roads

House Determines Not to Do

Away With Lieutenant-Gen-

eralship in Army.

(By Associated Press.) matters held the attention of the Houce

to-day, the army appropriation bill being consideration for amendment. That General Corbin and General Mc-

provision in the bill abolishing that rank was eliminated on a point of order raised by Mr. Grosvenor, of Ohio, who substituted an amendment to abolish the

As its first business, the House passed

the Dalzell bill, chartering the Lake Eric and Ohio Ship Canal Company with an authorized capital of \$60,000,000.

action, and Mr. Williams (Mississippi) read a letter from Mr. Van Duzer stat-ing he had never heard of the resolution.

NOT ABOLISHED

HIGH ARMY RANK

States.

(By Associated Press.)

WASHINGTON, February 27.—The Senate to-day agreed to vote on the Statehood bill before adjournment on Friday, March 9th. The proposition to take the vôte at that time was made by Mr. Beveridge and there was little difficulty in reaching an understanding. The suggestion immediately followed a speech in support favorable by Mr. Hopkins, during the course of which Mr. Hale suggested that the territories were not prepared for statehood and suggested that their admission be deferred.

The remainder of the day was devoted to the discussion of the bill providing for the settlement of the affairs of the five civilized tribes of Indians, the major portion of the time being given to the provision for the disposal of the coal lands in Indian Territory.

Federal Matters.

(Special to The Times-Dispatch.) WASHINGTON, D. C., February 27.

WASHINGTON, B. C., February 2.—
Patents issued;
Virginia—Bryan Holladay, Riohmond,
nursery bottle; Martha E. John, Portsmouth, car fender; Edward J. Willis,
Richmond, electric machine.
North Carolina—William S. Bailey,
Spring Hope, switch; John A. Marquardt,
Asheville, adjustable fly screen.
Postmasters appointed:
Virginia—Bickley Mill, Russell county,
Charles H. Cross, vice J. M. Dickinson,
removed: Legg, Wise county, William H.
Clay, vice F. M. Clark, resigned; News
Ferry, Halifax county, David E. Moore-

Clay, vice F. M. Clark, resigned; News Ferry, Halifax county, David E. Moore-field, vice S. S. Webster, removed, Pen-ver, Giles county, Arabelle G. French, vice J. A. Crocker, resigned; Poplar, Nel-son county, James C. Harris, vice Flor-ence Harris, resigned. parted the interesting information, and shook it heartily.

And so the battle-door and shuttle-cock of conversation went back and forth for some minutes, and finally the ladies came away. They evidently enjoyed the visit less than did the President. He did not assure them that he would appelat Mr. Burroughs; in fact, it looked to the visitors that he was inclined to select Mr. Lawrence Washington for the place. The latter is a descendent of George Washington.

ence Harris, resigned.

North Carolina-Applewhite, Columbus county, Milton A. Bordeau, vice R. C. Applewhite, resigned; George W. Hodge appointed regular, Charlie W. Hodge appointed regular, Charlie W. Hodge appointed regular, Route 4, at Rutherfordton, N. C.

CROMWELL AND MORGAN IN A DRAWN BATTLE

(By Associated Press.)

(By Associated Press.)

WASHINGTON, D. C., Feb. 27.—William Nelson Cromwell and Senator Morgan measured legal minds all day before the Senate Committee on Inter-oceanic Canals, and in a drawn battle adjourned until to-morrow. Mr. Morgan pursued the witness relentlessly concerning his relations with the Panama Canal Company, asking many skillful questions, which were as skillfully evaded. Mr. Cromwell drew a line between his actions since the transfer of the canal proprity to the United States and before the transfer, and declined positively to answer any questions concerning the earlier period. At the close of the day Mr. Morgan had brought out a scheme for the Americanization of the Panama Canal Company, which promised to furnish the subject for an interesting examination.

February I, 1905, the day Governor Swanson was inaugurated. The House Committee on Industrial Arts and Expositions will take up the Jamestown Exposition appropriation bill to-morrow morning at 10 o'clock. Secretary Taft, Secretary Shaw and Assistant Secretary Newberry, representing the Navy Department, will appear before the committee. It is understood that all these officials want to see the government well represented on the shores as TRI-STATE MEDICAL ASSOCIATION MEETING

(By Associated Press.)
SPARTANBURG, S. C., Feb. 27.—The annual convention of the Tri-State Medical Association, composed of physicians of Virginia and North and South Carolina began at Whitestone Springs this morning. Officers will be elected to-morrow. Norfolk, Va., was selected as the next meeting-place.

CAN SEE HARDSHIP BUT CAN'T PROVIDE RELIEF

(By Associated Press.) WASHINGTON, Feb. 27.—Although holding that certain combination rates on retroleum are unjust and unreasonable, thereby working a practical monopoly in favor of the Standard Oll Company, the Arthur become lieutenant-generals, the

to grant the relief sought, and dismissed the petitions. The cases came up on the petitions of the Fred. G. Clark Company against the Lake Shore and Michigan Southeen Railway Company and others and the Waverlyo il Works against the Pennsylvania Railroad Company and others, alleging unjust and unreasonable rates and discrimination in the transportation of oil. In these cases the New York, New Haven and Hartford Railroad Company was the principal defendant. stituted an amendment to abolish the grade after these officers had been promoted, but this, too, met defeat.

Members of the Appropriations Committee disputed the right of the Military Committee to appropriate for an apparatus for fire control of field artillery, but without success.

Culy eight of the fifty pages of the bill were passed upon when the House adjourned.

BIG FEDERAL BUILDING FOR PETERSBURG CITY

(By Associated Press.)

WASHINGTON, Feb. 27.—Representalive Southall (Virginia) introduced a bill
o-day providing for an \$85,00 addition
the postoffice building at Petersburg, Va. Griggs Gets in Field.

an authorized capital of \$90,000,000.

On meeting, the House ordered cancelled and destroyed a resolution of injury purporting to have been introduced by Mr. Van Duzer (Nevada), but which he repudiated. The resolution called on the State Department for the report of Herbert D. Pierce regarding the condition of consulates in the Orient.

Mr. Adams (Pennsylvania) moved the (By Associated Press.)
WASHINGTON, D. C., Feb. 27.—Demo
cratic members of both houses of Con
gress are discussing the question of a
successor to Chatgnan Cowherd, of the
Democratic Congressional Campaign Com Democratic Congressional Campaign Committee. Mr. Cowherd, being no longer a member of Congress, is eliminated from the possibility of re-election. Candidates so far announced are Representative Griggs of Georgia, and Representative Flood, of Virginia, Mr. Griggs conducted the campaign for the party for the Fifty-eighth Congress.

Boydton Postmaster.

(By Associated Press.)
WASHINGTON, Feb. 27.—The Senate
to-day confirmed C. Alexander as post-master at Boydton, Vn.

Figures Look Good.

WASHINGTON, Feb. 27.—Representative Lamb. Virginia, introduced a bill to-day appropriating not more than \$800,-600 for a postoffice building at Richmond, Va.

Tillman Goes Home.

WASHINGTON, Feb. 22.—Senator Till-man, who is in charge of the railroad rate bill, has give to South Carolina, and will return the first of next week.

BERTHE CLAICHE FORMER PREMIER ON TRIAL FOR LIFE AGAIN ELECTED

ponent By a Big Majority.

GIRL WAS GREATLY AGITATED WAS REPRESENTED BY SISTER

Gerdron Lured By Letter to Place Miss Balfour, in a Speech, Thanked Electors for Her Where He Was Shot.

(By Associated Press.)

NEW YORK, February 27.—An unusual situation, temporarity overshadowing the real issue in the case, confronted the court and jury when the trial of Berthe Claiche, for the murder of Emil Gerdron, was resumed in the criminal branch of the Supreme Court to-day. This was the inquiry into the part which certain policemen are alleged to have in Gerdron's death. Charges were made at the opening of the trial yesterday by Assistant District Attorney Ely, that two members of the police force aided the girl in her deed and promised her immunity.

The largest part of the opening day was spent investigating this phase of the case. Mr. Ely brought out evidence that a letter was sent to Gerdron before his death, and that after it \$500 was reported to have been stolen from the body. Although he obtained no evidence to show who wrote the letter or took the money, the prosecutor charged that policemen were responsible in both cases, and that by the letter Gerdron was lured to the place where he was shot while under arrest.

Berthe Claiche herself apparently had only a minor part in the first day's proceedings, except as a spectator. She frequently appeared to be greatly agitated, especially during the prosecutor's arraign, ment of the policemen.

Abetting Girl in Her

Decd.

ALL OFF WITH THEM IF IDENTITY PROVEN

(By Associated Press.)
NEW ORLEANS, February NEW ORLEANS. February 27.—Two daring negro highwyamen walked into the isolated store of Frank Botto, an old Italian, at Gross Point, a small town on the Texas and Pacific Railroad, shot him down and fatally wounded his two sons, fourteen and thirteen years of age. Mrs. Botto was shot at, but escaped and gave the alarm. While she was gone they robbed the place and escaped. Two armed aggrees were agreed at Part Allan to. the avowed intention of robbing the rall

ATTEMPTS SUICIDE.

Grace Allen Takes a Number of

At eleven o'clock last right the city ambulance was called to a house at 1418 1-2 East Broad Street, to attend a woman, Grace Allen, who had taken a lot of antiseptle tablets, supposedly with suicidal intent. She is a woman of about twenty-odd years of age. There were two other women in the house.

Dr. Turman, of the ambulance corps, gave the women prompt medical attendance and succeeded in restoring her.

SIGUX FALIS. S. D., February Z.—Mrs. William Ellis Corey, wife of President Corey, of the United States Steel Corporation, arrived in Sloux Falls to-day from the West. Sluc has taken apartments here for an indefinite period. She refused to be interviewed.

SIX MEN KILLED;

Explosion in Little Capada Mine in Alabama Does Great Damage.

(By Associated Press.)

BIRMINGHAM, ALA., February 27 .-Six men were killed and twelve so badly injured that most of them are expected

at 4 o'clock this afternoon. The dead:
Peter Costello, Steve Memeth, Matt
Eltz, John Stone, Lewis Yanko, Rich
Smith (negro).
The mine is owned by the Little Cahaba Coal Company, of which J. R. Smith,
of this city, is president. Piper is in
Bibb county, in the Blocton field, about
sixty miles south of Birmingham. The
Little Cahaba settlement is on a spur
track of the Birmingham mine railway
and is difficult of access by wire communication.

Lots Like it Being Done Right Here in Richmond.

Richmond people are surprised at the work being done by "The Little Conqueror." Public expression on the sub-THE BANK QUESTION

DIPLOMATIC DUEL

(By Associated Press.)

BERLIN. February 27.—The Sued Deutsche Reichs Correspondenz, of Karlstude, which has the reputation of being the purveyor of Chancellor Von Buelow's views on foreign politics, maintains a much more hopeful attitude relative to the Algericas conference than the latest utcrances of the French press.

The Correspondenz deprecates the assertion that the conference is about to dishand because of a hopeless disagreement, and says its continuance is assured for the present, adding that the intrinsic reasonableness of things, to quote Cambalte's phrase, speaks against a hasty breaking off of deliberations, 'and if will not come to that unless influences gain the upper hand, which shall make of the Morocco question a plaything of political passions.

The Correspondenz says the bank question is no longer a mere diplomatic duel by tween France and Germany exclusively, but that the material interests of a sum of the correspondence is about to that the material interests of a significant properties.

The Correspondenz says the bank question is no longer a mere diplomatic duel by tween France and Germany exclusively, but that the material interests of a sum of the properties of the propert

Police Accused of Aiding and Balfour Beats His Free Trade Op-

Brother.

PETERSBURG STUDENT FALLS THREE STORIES

Being Locked in His Room, He Attempted to Climb Down By a Rope.

(By Associated Press.) '(By Associated Press.)
SCHENECTADY, N. Y. February 27.—
William F. Collins, of Petersburg, Va., a
member of the freshman class of Union
College, during a class escapade last evening, was locked in his room on the third
story of the dormitory, the door being
secured from the outside. Collins attempted to escape by means of a clothes
line from the window of his room. The line from the window of his room. The rope was not stout enough to bear his weight, and he fell three stories to the ground. He sustained a broken arm and severe injuries to his spine, but will probably recover.

Wholesale Grocer's Son.

(Special to The Times-Dispatch.)
PETERSBURG, VA., February 27.—WilImm F. Collins is the son of E. J. Collins
a well known wholesale grocer, who
lives at No. 301 West Washington Street.

HEPTASOPHS ENTERTAIN.

Saenger Hall is Scene of Fine Comedian Work and Good Music.
Richmond Conclave, No. 182, Improved Order of Heptasophs, gave, last night in Staenger Hall, a most delightful entertainment of light comedian work and music. The whole programme was well rendered, and the large audience was very much pleased with the many productions. After the entertainment the hours were passed away in the Terpsichorean art, and the couples danced until twelve o'clock, when refreshiments were served.

In the programme the music was particularly good, especially the violin solo of Miss. Marme Reck, accompanied by Miss Theresa Dippner, who carried the audience into a perfect furore of appliause with her narvelous skill and fine technique. The Tersjichorean Asher sisters were very pleasing in their refined dances, and Mr. T. Landon Gill was also attractive with his rag-time music. Miss Rosa Graeberger played well, and Mr. Thomas J. Farley, as the "Real Coon Shouter," showed himself purilcularly fine as a cake-walker and singer of coes songs.

Among the speakers last night were Dr. P. Muse, of Baitlimore, a member of the supreme executive committee; Mr. Thomas R. Hicks, supreme provost of the order, and Mr. Henry Flegenheimer, of the supreme committee on laws. Comedian Work and Good Music.

Southern Scientist Dead.

(By Associated Press.)
AIKEN, S. C., February 27.—S. P.
Langley, secretary of the Smithsonian Institution and known s a scientist throughout the world, died at noon to-

day.

Professor Samuel P. Langley, who died at Alken, S. C., to-day, had a slight stroke of paralysis on November 22d, which affected his right side. He was gradually recovering from this attack, when, on the advice of his physician, he went South to escape the more rigorous months of February and March in this city. His merus heutites were unim-paired, and he received his friends here and occusionally attended to business matters micr to his departure.

and occasionally attended to Jusiness matters prior to his departure.

The immediate cause of his death was not stated in the brief telegram sent from Alken to the Smithsonian officials. He was accompanied at Alken by a niece and an attendant.

Prof. Langley was seventy-two years old. His whole life had been devoted to scientific work. Though by profession a civil engineer and architect, astronomy occupied most of his time. Several years ago Prof. Langley cold his time. Several years ago Prof. Langley cold his time. Several years ago Prof. Langley cold the Potomac River, the results of which were watched with widespread interest. The experiments, however, ended disastrously experiments, however, ended disastrously capped the service of the day of Prof. Langley's death the question of the House while the army appropriation in the House while the army appropriation in the House while the army appropriation Thursday. Interment probably will be in Boston.

VIRGINIA BRIEFS

(Special to The Times-Dispatch.)
BOYDTON, VA. Pebruary 27.—Judge Charles Alexander has Just been every of the both bird form of four years.
COMOIN, VA.—The Edge Hill post office and written, has been moved from the store of J. R. Baker, where it has been such and written, has been moved from the store of J. R. Baker, where it has been side and written, has been moved from the store of J. R. Baker, where it has been for the store of J. R. Baker, where it has been side and written, has been moved from the store of J. R. Baker, where it has been for the windows to grant point of the whethodist Church here who has been sick for the past month who has been sick for the past month of the big for the past month will be highered be the past month will be highered by the parents of the Baker of the past month of the big for the past had been seed to the day of the past month of the big for the past had been seed to the past month of the big for the past had been seed to the past month of the big for the past had been seed to the past month of the big for the protection of the big for the big for the protection of the big for the big for the protection of the big for the protection of the big for the protection of the big for the big for the protection of the big for the big for the protection of the big for the protection of the big for the protection of the big for the big for the protection of the big for the protection of the big for the big for the protection of the big for the protecti

Amount of capital stock subscribed . \$1,000,000 to Amount of capital stock paid up in cash ABSETS. 1,000,000 to Amount of capital stock paid by the company.

ASSETS.

Value of real estate couped by the company.

Loans on mortgage (duly recorded and being the first liens on the fee simple)

upon which not more than one year's interest is due.

16,320 00

Interest accrued on all said mortgage loans

Value of lands mortgaged, exclusive of buildings and perishable improvements.

Provements.

Yalue of buildings mortgaged (insured for 323,825,69) as collateral). 25,760 00 BONDS.

44 per cent., 1918.

45 per cent., 1918.

46 per cent., 1918.

46 per cent., 1918.

48 City registered, 374 per cent., 1828.

48 City registered, 374 per cent., 18x t., 1948.

48 City registered, 374 per cent., 18x t., 1948. 476,000.00 New Tork City registered, 3½ per cent., tax

New Tork City registered, 3½ per cent., tax

New York City registered, 3½ per cent., tax

exempt, 1954

Portland, Oregon, Water 5 per cent. gold, 1917.

Riemhond, Va. 4 per cent. 1929.

Atlantic Cosat Line R. R. Co., L. and N.

collisteren gold, 1952

Chicago and Northwestern Sinking Fund Reg.

1st Migo. 6 per cent., 1939

Contain 1916

Chicago and Alton Ry, Co., Coll. Trust 8½ per

cent. gold, 1859

Chicago Rock Island and Pac. 18, R. Co. 47,000 00 50,000 00 Chicago and Alton Ry. Co., Coll. Trust 35 per cent. gold, 1829.
Chicago, Rock Island and Pac., R. R. Co. 1860.
Migo. 6 per cent. 1914.

Migo. 6 per cent. 1914.
Louisville and Nashtliff-M. and M. R. R. let Migo. 6 per cent. 1947.
Migo. 45 per cent. 1947.
Migo. 45 per cent. 1947.
Neiropolitan Street Ry. Co., Gen'i Migo. 3 per Cent. 1947.
Norther Pac. and Great Nor., C., B. and Q. Wabsah R. R. Go., Deb. Migo. "B" income. 1939. 20,000 00 20,000 00 100,000 00 Chicago City R. R., subscription 95 per cent-paid Consolidated Gas Co., convertible debenture, Chicago and Northwestern Ry. Co.
Chicago St. Paul, Minneapolla and Omaha Ry.
Co.
Chicago St. Paul, Minneapolla and Omaha Ry.
Coloveland, Chicand R. R. Co.
Cleveland, Lorain and Waseling Ry. Co.
Cleveland, Lorain and Waseling Ry.
Erie R. R. Co. 1st preferred
Checkler, Valley Ry. Co.
New York, Chicago and St. Louis R. R. Co.
1st preferred
Pittsburg, Cln. Chi. and St. Louis Ry. Co.
Reading Co. 1st preferred
Bouthern Ry. 450
Southern Ry. 450
Southern Pacific Co.
Atlantic Coast Line Co. of Conn.
Atlantic Coast Line Co.
Atlantic Coast Line Co.
Chicago and Northwestern Ry. Co.
Chicago and Northwestern Ry. Co.
Delaware and Hudson Co.
Delaware, Lackswanna and Western R. R. Co.
Illinois Central R. R. Co.
Lake Shore and Michigan Southern Ry. Co.
Lehigh Valley R. R. Co.
Mahoning Coal R. R. Co.
Northern Securities Co. stubs
Pennsylvania R. R. Co.
Northern Securities Co. stubs
Pennsylvania R. R. Co.
Union Pacific R. R. Co.
American Exchange National Bank Northern Securities Co., stubs.
Pennsylvania R. R. Co.
Union Pacific R. R. Co.
American Exchange National Bank
Bank of American Exchange National Bank
Bank of New York
Central Trust Co.
Merchants National Bank
Merchantes National Bank
American Tel and Tel Co.
Consolidated Gas Co., New York
Pullman Co. United States Express Co..... Wells, Fargo & Co.....

LIABILITIES. stment, or in suspense, including all

Not amount of unpaid losses

Fross premiums received and receivable upon all unexpired fire risks
running one year or less from date of policy, including interest,
premiums on perpetual fire risks, \$1,582,384.86; unearmed premiums

(60 per cent.)

Gross premiums received and receivable upon all unexpired fire risks
running more than one year from date of policy, \$1,245,014.04; unearned premiums (pro rata) Total amount of all liabilities, except capital stock and net surplus.

Joint-stock capital actually paid up in cash.

Surplus beyond capital and stock the liabilities.

Amount of such surplus, which both the liabilities are reserve fund, represented by acrip, which by the terms of its lasue cannot be redeemed so as to diminish said reserve.

1600,000 or

be answered by companies doing an installment business:
mount of unearned premiums represented by installment notes,
being the whole amount of such notes.

RECEIPTS DURING THE YEAR.

Fire.

Gross amount actually paid for losses (including \$378,326.75 losses or curring in previous years)

Curring in years

Curring in previous years

Curring in years

Aggregate amount of actual disbursements during the year, in cash.......... \$5,209,687 16 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

State of New York, city of New York-85.; Sworn to, February 10, 1998, before ERNEST STURM, Notary Public.

Samuel Thomson Pulliam & Co., Agts.